



# Sense bank, as of January 01, 2025

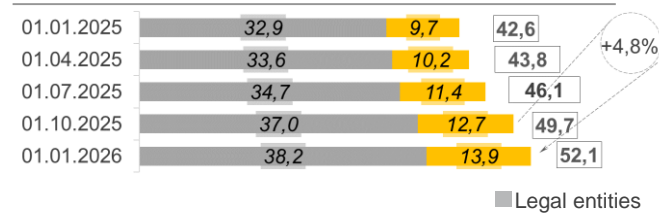
State share (represented by the Cabinet of Ministers of Ukraine): 100%  
 Chairperson of Management Board: Oleksiy Stupak  
 Chairperson of Supervisory Board: Mykola Hladyschenko

Number of branches: 127  
 Number of employees: 4 341

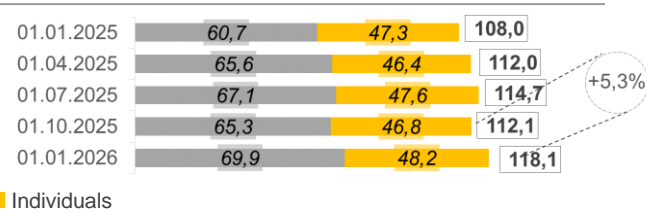
## 1 Balance sheet indicators

UAH mln	01.01.2025	01.10.2025	01.01.2026	change			
				compared to 01.01.2025		compared to 01.10.2025	
				UAH mln	%	UAH mln	%
<b>Net assets, total</b>	<b>123 715</b>	<b>130 783</b>	<b>137 917</b>	14 202	11,5	7 134	5,5
<b>Total assets, total</b>	<b>144 692</b>	<b>153 261</b>	<b>155 822</b>	11 129	7,7	2 560	1,7
Cash and equivalents	9 945	11 625	10 717	772	7,8	-908	-7,8
Loans to and debt of clients	42 574	49 744	52 111	9 537	22,4	2 367	4,8
o/w loans to and debt of legal entities	32 874	37 000	38 200	5 326	16,2	1 200	3,2
o/w loans to and debt of individuals	9 700	12 744	13 911	4 211	43,4	1 167	9,2
T-bills	28 680	28 511	30 448	1 768	6,2	1 937	6,8
<b>Liabilities, total</b>	<b>112 823</b>	<b>117 267</b>	<b>123 247</b>	10 424	9,2	5 980	5,1
Owed to the NBU	0	0	0	0	-	0	-
Owed to banks	36	36	32	-4	-10,4	-4	-10,8
Owed to clients	107 963	112 137	118 068	10 105	9,4	5 930	5,3
o/w legal entities and non-bank FIs	60 682	65 284	69 895	9 214	15,2	4 611	7,1
o/w individuals	47 277	46 850	48 167	890	1,9	1 317	2,8
<b>Reference:</b>							
Statutory capital	28 726	28 726	28 726	0	0,0	0	0,0
Equity, total	10 892	13 517	14 670	3 778	34,7	1 154	8,5
Regulatory capital	9 409	8 883	10 387	978	10,4	1 504	16,9
Regulatory capital adequacy ratio	13,30%	11,51%	13,83%	x	x	x	x
Profit / (loss) after tax	1 762	2 644	3 671	x	x	x	x

Loans to and debt of clients, UAH bn

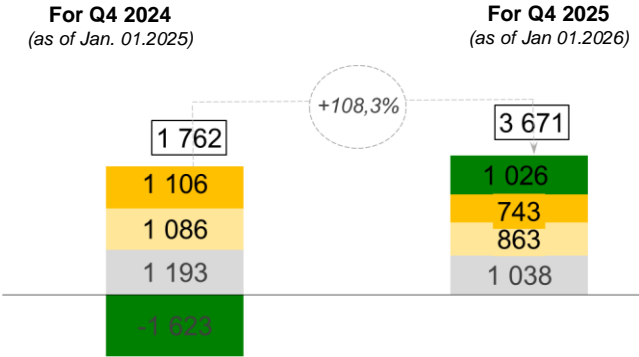


Client funds (legal entities and individual), UAH bn

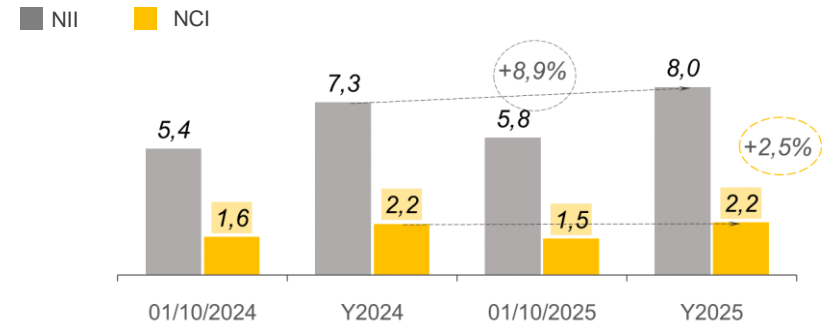


## 2 Profitability indicators

Profitability, UAH mln

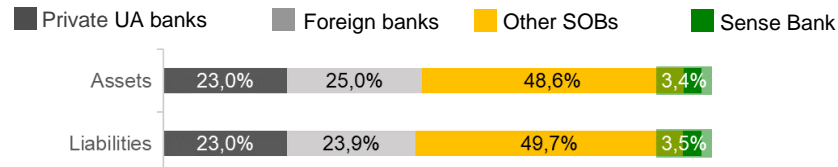


Net commission and interest income, UAH bn

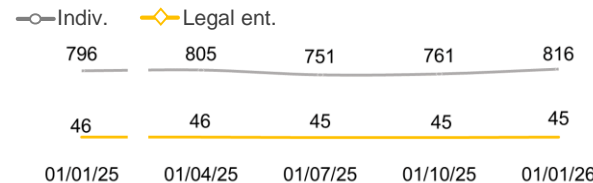


## 3 Other indicators

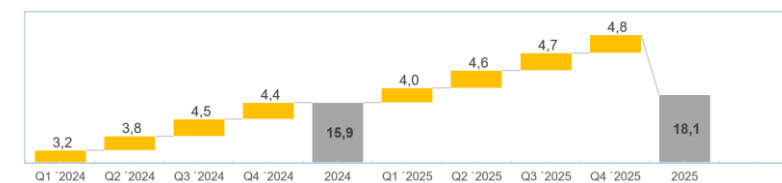
Distribution of liabilities and net assets by banks, %\*



Number of active clients, thou.



Payments, UAH bn



\*Excluding the insolvent bank